



**Australian  
Competition &  
Consumer  
Commission**

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27 June 2014

Dear Sir/Madam

**Australian Payments Clearing Association Limited application for revocation of authorisations A91153 & A91154 and substitution of new authorisations A91434 & A91435 – interested party consultation**

The Australian Competition and Consumer Commission (the ACCC) is currently conducting a consultation process on an application for re-authorisation (application for revocation and substitution) received from Australian Payments Clearing Association Limited (APCA) on 20 June 2014.

The purpose of this letter is to invite you, as a potentially interested party, to comment on the application. Please see the ACCC's publication [Authorisation process - the basics](#) for a summary of the authorisation process and how to make a submission to the ACCC.

**Application for 're-authorisation'**

The application for re-authorisation relates to APCA's Consumer Electronic Clearing System (CECS) regulations relating to initial certification of CECS members and suspension and termination of CECS membership. A copy of the application is available on the ACCC's website [www.accc.gov.au/AuthorisationsRegister](http://www.accc.gov.au/AuthorisationsRegister).

The ACCC previously granted authorisation to the CECS regulations until 15 December 2014.

**Request for submissions**

The ACCC invites you to make a submission on the likely public benefits and effect on competition, or any other public detriment, from the proposed arrangements.

The ACCC would also welcome your views on the public benefits and detriments you consider have actually resulted from the CECS regulations during the previous authorisation period. Submissions in relation to APCA's application for re-authorisation should be provided by **18 July 2014**. Submissions should be emailed to [adjudication@accc.gov.au](mailto:adjudication@accc.gov.au) with the subject "A91153 & A91154 – APCA – submission".

Alternatively, if you would like to provide comments orally, please contact Tanya Hobbs on 02 6243 1029 or via email [adjudication@accc.gov.au](mailto:adjudication@accc.gov.au) to organise a suitable time.

Submissions, including oral submissions, will be placed on the ACCC's public register subject to any request for exclusion. Please see the ACCC's publication [Guidelines for excluding information from the public register](#).

### Timetable

The ACCC will progress its assessment of the application in a timely manner. An indicative timetable is set out below for your information.

Indicative date	Stage in assessment process
20 June 2014	Lodgement of application and supporting submission.
27 June 2014	Public consultation process begins.
18 July 2014	Closing date for submissions from interested parties.
1 August 2014	Applicant responds to issues raised in the public consultation process.
August/September	Draft determination.
September/October	Public consultation on draft determination including any conference if called.
November/December	Final determination.

Please advise if you do not wish to make a submission at this time, but would like to be informed of the progress of the applications at the draft and final determination stages. If you are able to, please provide a nominated contact email address for future correspondence.

You can also forward this letter to any other party who may wish to make a submission to the ACCC regarding the applications.

This letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter, please do not hesitate to contact Tanya Hobbs on 02 6243 1029 or [adjudication@acc.gov.au](mailto:adjudication@acc.gov.au).

Yours sincerely



Gavin Jones  
Director  
Adjudication Branch

## Interested Party list

Advanced Payment Systems	Commonwealth Bank of Australia
American Express International Bronwyn Carr	Consumer Action Law Centre
Australia and New Zealand Banking Group Limited	Council of Small Business Organisations of Australia Ltd
Australian Bankers' Association	Cuscal Limited
Australian Securities and Investments Commission	Diners Club Australia
Australian Settlements Limited	Indue Limited
Bank of Queensland Limited	Moneyswitch Limited
Bank of Western Australia Limited	National Australia Bank Limited
Bendigo and Adelaide Bank Limited	Post Office Agents Association
Business Council of Australia	Reserve Bank of Australia
Cashcard Australia Limited	St.George Bank
CHOICE	SuncorpMetway Limited
Citigroup Pty Ltd	The Treasury
Coles Group Limited	Westpac Banking Corporation
	Woolworths Limited